



DECLARATION AND POWER OF ATTORNEY
(Attorney Docket No. 103544.127)

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

DERIVING FIXED BOND INFORMATION

the specification of which (check only one):

- is attached hereto.
- was filed as United States Patent Application
Serial No. 09/506,717
and was amended
on _____
(if applicable)
- was filed as PCT Patent Application
Serial No. _____
on _____
and was amended under PCT Article 19
on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of the claims of this application in accordance with Title 37, Code of Federal Regulations, Sections 1.56(a) and 1.56(b).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

**PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS
UNDER 35 U.S.C. §119(a)-(d) or 365(b):**

COUNTRY (if PCT indicate PCT)	APPLICATION NUMBER	DATE OF FILING	PRIORITY CLAIMED UNDER 35 U.S.C. §119(a)- (b) or 365(b) (YES/NO)
--	---------------------------	-----------------------	---

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional patent application(s) listed below:

APPLICATION NUMBER	DATE OF FILING	STATUS: (PENDING OR ABANDONED)
60/120,614	February 18, 1999	PENDING

I hereby claim the benefit under Title 35, United States Code, § 120 or 365(c) of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112. I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior applications and the national or PCT international filing date of this application:

**PRIOR U.S. APPLICATION OR PCT INTERNATIONAL APPLICATION(S)
DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. § 120 or 365(c):**

APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS: (PATENTED, PENDING OR ABANDONED)
---------------------------	--	---

POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith

Michael J. Bevilacqua	Reg. No. 31,091
James B. Lampert	Reg. No. 24,564
Wayne M. Kennard	Reg. No. 30,271
Hollie L. Baker	Reg. No. 31,321
Wayne A. Keown	Reg. No. 33,923
Donald R. Steinberg	Reg. No. 37,241
Michael A. Diener	Reg. No. 37,122
Richard A. Goldenberg	Reg. No. 38,895
Peter M. Dichiara	Reg. No. 38,005
Ann-Louise Kerner	Reg. No. 33,523
Colleen Superko	Reg. No. 39,850
Gretchen Rice	Reg. No. 37,429
Keum J. Park	Reg. No. 42,059
Jason A. Reyes	Reg. No. 41,513
Janice M. Klunder	Reg. No. 41,121
Henry N. Wixon	Reg. No. 32,073
Barbara A. Barakat	Reg. No. 32,190
Nancy Chiu	Reg. No. 43,545

Rajesh Vallabh
Ayla A. Lari

Reg. No. 35,761
Reg. No. 43,739

the mailing address and telephone number of each of whom is HALE AND DORR LLP, 60 State Street, Boston, Massachusetts 02109 and (617) 526-6000, with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send Correspondence To

Jason A. Reyes
Hale and Dorr LLP
60 State Street
Boston, MA 02109

Direct Telephone Calls To

Jason A. Reyes
(617) 526-6010

Wherefore I petition that letters patent be granted to me for the invention or discovery described and claimed in the attached specification and claims, and hereby subscribe my name to said specification and claims and to the foregoing declaration, power of attorney, and this petition.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole inventor: Harold E. Helson

Inventor's signature Harold E. Helson Date 6/4/00

Country of Citizenship: USA

Residence: 69 Bartlett Avenue, Arlington, MA 02476

Post Office Address: Dan



Applicant(s) or Patentee(s): Harold E. Helson

U.S. Serial No.: 09/506,717

Filed or Issued: February 18, 2000

For: DERIVING FIXED BOND INFORMATION

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9 (f) AND 1.27 (c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

- the owner of the small business concern identified below:
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: CambridgeSoft Corporation
ADDRESS OF CONCERN: 100 CambridgePark Drive
Cambridge, Massachusetts 02140

I hereby declare that the above identified small business concern qualifies as a small business concern, as defined in 13 CFR Part 121, and reproduced in 37 CFR 1.9 (d), for purposes of paying reduced fees to the United States Patent and Trademark Office under Sections 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when, either directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled "DERIVING FIXED BOND INFORMATION" by inventor(s) Harold E. Helson described in

the specification filed February 18, 2000, U.S. serial no. 09/506,717

provisional application U.S. serial no. _____, filed _____

patent no. _____, issued _____

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c), if that person made the invention; or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

NAME _____

ADDRESS _____

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANIZATION

NAME _____

ADDRESS _____

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING

John J. Hallinan

TITLE OF PERSON OTHER THAN OWNER

CPA, Vice President, Finance

ADDRESS OF PERSON SIGNING

100 CambridgePark Drive

Cambridge, MA 02140

SIGNATURE



DATE 6/12/00